

Walter O'Cheskey  
 Chapter 13 Trustee  
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IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 WICHITA FALLS DIVISION

IN RE:

JOHN ANDERSON ADAMS  
 DEBORA ANN ADAMS

CASE NO: 13-70045-HDH-13  
 HEARING DATE: 11/20/2013  
 HEARING TIME: 10:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND  
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

**I.**

**OBJECTION -- NO PROOF OF CLAIM FILED**

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
018 0 U	DR VENKAT THOTA	\$289.00	022 0 U	MEDIRECT	\$146.60
023 0 U	NORTH TEXAS IMAGING	\$97.00	024 0 U	TEXHOMA FINANCIAL SERVICES	\$410.00
025 0 U	UNITED REGIONAL HEALTH CARE SYSTEMS	\$7,500.00	027 0 U	WESTERN SHAMROCK CORPORATION	\$850.00

**II.**

**SPECIFIC OBJECTIONS**

No Objections

**III.**

**TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS**

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<b><u>SECURED CREDITORS</u></b>							
008 0	FIRST STATE BANK IN TEMPLE	1998 FORD RANGER	\$0.00	\$3,500.00			PD DIRECT BY DEBTOR
<b><u>PRIORITY CREDITORS</u></b>							
003 0	INTERNAL REVENUE SERVICE	2012 INCOME TAXES	\$2,306.00			24	\$121.63 PAID BY TRUSTEE
009 0	OKLAHOMA TAX COMMISSION	2011 STATE TAXES	\$628.51			24	\$11.53 PAID BY TRUSTEE
<b><u>UNSECURED GENERAL CREDITORS</u></b>							
Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount		
009 1 U	OKLAHOMA TAX COMMISSION	\$81.80	010 0 U	BECKET & LEE LLP	\$8,724.55		
	<i>SPLIT CLAIM/2011 STATE TAXES</i>			<i>PURCHASES/AMERICAN EXPRESS</i>			
011 0 U	BECKET & LEE LLP	\$1,888.41	012 0 U	ECAST SETTLEMENT CORPORATION	\$491.94		
	<i>PURCHASES/AMERICAN EXPRESS CENTURION BANK</i>			<i>PURCHASES</i>			
013 0 U	CAPITAL ONE BANK USA NA	\$732.09	014 0 U	PRA RECEIVABLES MANAGEMENT	\$25,892.25		
	<i>PURCHASES</i>			<i>PURCHASES/CHASE BANK</i>			
015 0 U	PRA RECEIVABLES MANAGEMENT	\$2,508.33	016 0 U	JEFFERSON CAPITAL SYSTEMS LLC	\$1,837.54		
	<i>PURCHASES/CHASE BANK</i>			<i>PURCHASES/CITIBANK CITG CONSUMER</i>			
017 0 U	DISCOVER FINANCIAL SERVICES	\$4,386.63	019 0 U	FIRST NATIONAL BANK	\$1,441.59		
	<i>PURCHASES</i>			<i>LOAN</i>			

020 0 U	PRA RECEIVABLES MANAGEMENT	\$613.19	021 0 U	MAVERICK FINANCE/MAVERICK FIN OF TEXAS	\$1,211.60
	PURCHASES/GEMB DILLARDS			LOAN	
026 0 U	WESTERN SHAMROCK CORP	\$607.91			
	LOAN/WESTERN FINANCE				

If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

#### IV.

#### **TRUSTEE'S PLAN MODIFICATION**

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

No Modification Needed

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 11/20/2013 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 10/3/2013

/s/ Walter O'Cheskey

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Walter O'Cheskey  
Chapter 13 Trustee

AMERICAN EXPRESS AMERICAN EXPRESS SPECIAL RESEARCH PO BOX 981540 EL PASO TX 79998  
BANK OF AMERICA ATTN: RECOVERY DEPARTMENT 4161 PEIDMONT PKWY GREENBORO NC 27410  
BANK OF AMERICA PO BOX 982238 EL PASO TX 79998  
BECKET & LEE LLP ATTORNEYS AT LAW 16 GENERAL WARREN, PO BOX 3001 MALVERN PA 19355  
CAPITAL ONE BANK USA NA PO BOX 12907 NORFOLK VA 23541  
CHASE PO BOX 15298 WILMINGTON DE 19850  
CITGO OIL/CITIBANK ATTN: BANKRUPTCY PO BOX 20363 KANSAS CITY MO 64195  
DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON DE 19850  
DISCOVER FINANCIAL SERVICES PO BOX 3025 NEW ALBANY OH 43054  
DR JAMES OBNEY 1518 9TH STREET WICHITA FALLS TX 76301  
DR VENKAT THOTA 1518 9TH STREET WICHITA FALLS TX 76301  
ECAST SETTLEMENT CORPORATION PO BOX 29262 NEW YORK NY 10087  
FIA CARD SERVICES NA 4161 PIEDMONT PARKWAY NC4 105 03 14 GREENSBORO NC 27410  
FIRST NATIONAL BANK 3801 FAIRWAY BLVD WICHITA FALLS TX 76310  
FIRST STATE BANK IN TEMPLE 111 S COMMERICAL PO BOX 73568 TEMPLE OK 73568  
GEMB/DILLARDS ATTN BANKRUPTCY PO BOX 103104 ROSWELL GA 30076  
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101  
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101  
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 7999 SAINT CLOUD MN 56302  
JEFFERSON CAPITAL SYSTEMS LLC PO BOX 953185 ST LOUIS MO 63195  
JOHN ANDERSON ADAMS & DEBORA ANN ADAMS 700 NE 8TH WAURIKA OK 73573  
MAVERICK FINANCE C/O SECURITY FINANCE SPARTANBURG SC 29304  
MAVERICK FINANCE/MAVERICK FIN OF TEXAS SFC CENTRAL BANKRUPTY & REC DEPT PO BOX 1893 SPARTANBURG SC 29304  
MEDIRECT PO BOX 120153 GRAND RAPIDS MI 49528  
NORTH TEXAS IMAGING 1722 9TH ST WICHITA FALLS TX 76301  
OKLAHOMA TAX COMMISSION BANKRUPTCY SECTION 120 N ROBINSON, STE 2000 OKLAHOMA CITY OK 73152  
OKLAHOMA TAX COMMISSION GENERAL COUNCILS OFFICE 120 N ROBINSON #2000 OKLAHOMA CITY OK 73102  
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541  
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541  
TEXHOMA FINANCIAL SERVICES PO BOX 4508 WICHITA FALLS TX 76308  
UNITED REGIONAL HEALTH CARE SYSTEMS 1600 11TH STREET WICHITA FALLS TX 76301  
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102  
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242  
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530  
WESTERN FINANCE 3100 SEYMOUR HWY STE 3114/3116 WICHITA FALLS TX 76301  
WESTERN SHAMROCK CORP 801 S ABE ST SAN ANGELO TX 76903  
WESTERN SHAMROCK CORPORATION ATTENTION BANKRUPTCY 801 S ABE ST SAN ANGELO TX 76903